Bihar have compiled these estimates for 1983-84 and 1984-85. The estimate for 1985-86 are not yet available.

(b) There has been no fall in the per capita income of Bihar during 1983-84 and 1984-85 as per estimates prepared by the State Government.

(c) and (d) Questions do not arise.

Yen rise to cost India Rs. 3.2 billion

1919. SHRIMATI KRISHNA KAUL: Will the PRIME MINISTER be pleased to state:

(a) whether Government's attention has been drawn to a news item that appeared in the Hindustan Times dated the 16th December, 1986 under the caption Yen rise to cost India Rs. 3.2 billion per year regarding the effect of change of rate of the Rupee vis-a-vis Japanese Yen, if so, the details thereof; and

(b) the action taken by Government in this regard?

THE MINISTER OF STATE OF THE MINISTRY OF PETROLEUM AND NATURAL GAS AND THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BRAHM DUTT): (a) and (b) Yes, Sir. The news item referred to the views expressed at the meeting of the India-Japan Business Cooperation Committee in regard to the appreciation in the value of Japanese Yen.

The exchange rate of the rupee is fixed with reference to the value of a basket of currencies, mainly of countries which are India's major trading partners. The exchange rates between the rupee and other currencies move upward or downward depending upon the fluctuations in the value of these currencies. In a regime of floating exchange atres, it is neither possible nor appropriate to make a forecast of any loss or gain to the country from trade|financial transactions.

Banks overcharging for services

1920. SHRIMATI KRISHNA KAUL: Will the PRIME MINISTER be pleased to state:

(a) whether Government's attention has been drawn to a news item that appeared in the Hindustan Times dated 3rd January, 1987 under the caption 'Banks Overcharging for Services'; if so, the details thereof; and

(b) the steps Government are taking to protect the customers?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) and (b) Government have seen the report referred to in the question. It had alleged that the nationalised banks were earning substantial revenue by the higher service charges fixed arbitrarily by them to meet their escalating expenditure.

The public sector banks have revised their service charges including those for issue of demand drafts and collection of outstation cheques. These revisions have been effected with the objective of covering at least partially the costs incurred by the banks in rendering such services to the customers. The revised service charges are based on cost inputs of the banks in relation to their services.

Complaints lodged with LIC for payment of claims under Accident Benefit Scheme

1921. DR. BAPU KALDATE: Will the PRIME MINISTER be pleased to state:

(a) whether it is a fact that several complaints have been lodged with the Life Insurance Corporation for non-recovery of claims|non payment of claims with regard to policies issued under 'Accident Benefit Scheme';